

FIG. 1

TO MERCHANT COMPUTER (300)

FIG. 3

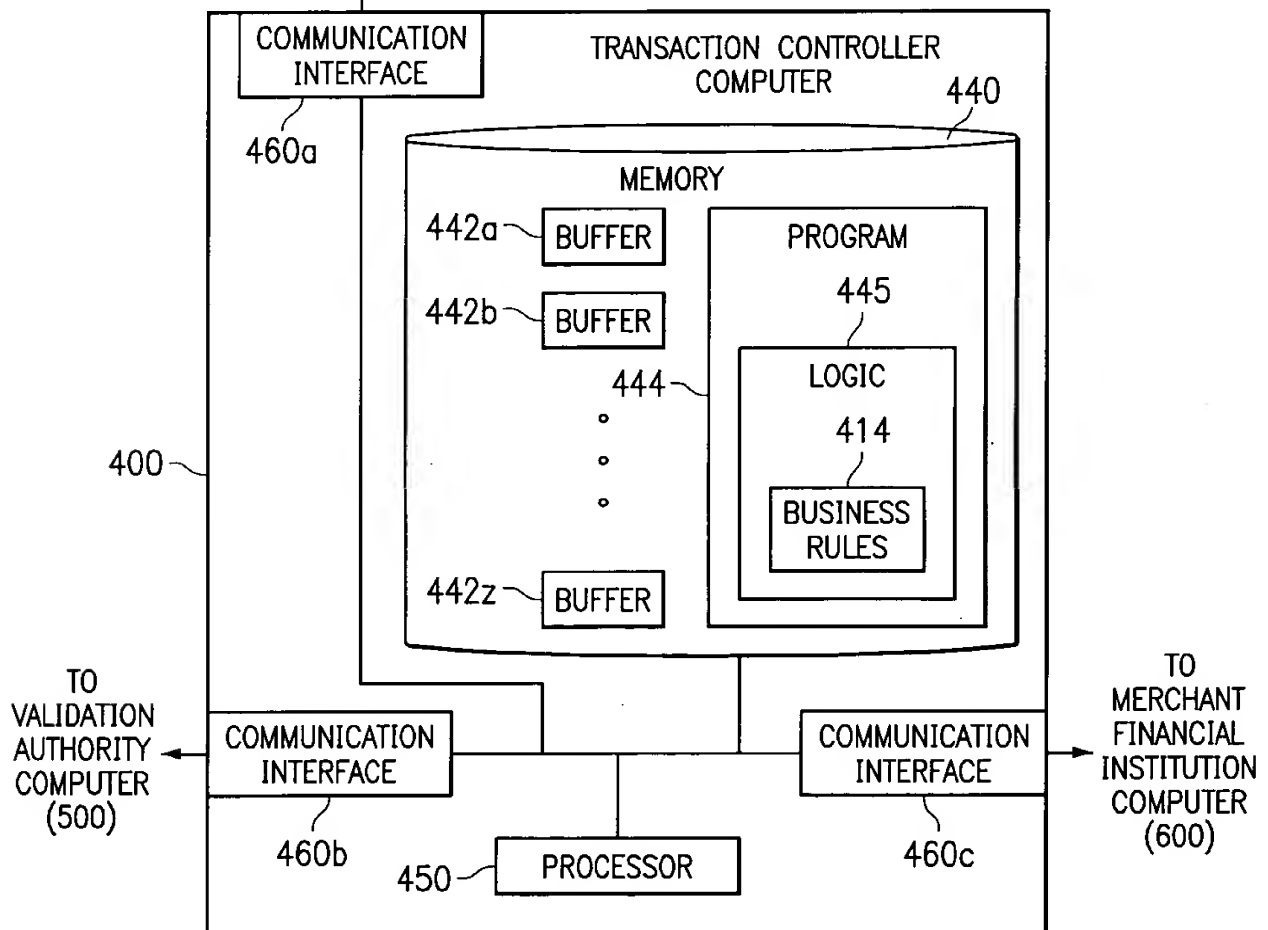


FIG. 2

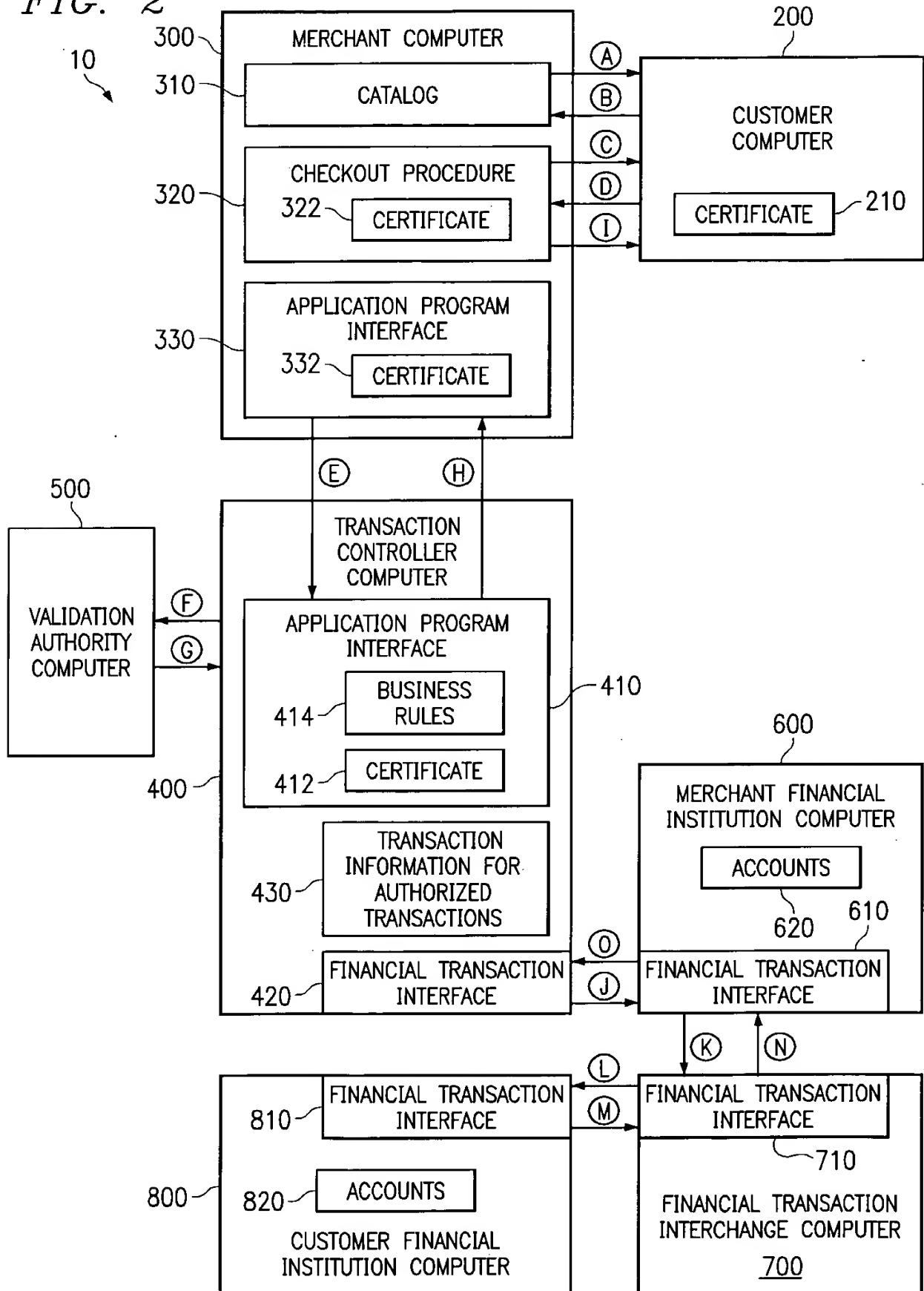


FIG. 4A

BUFFER FOR MICRO-PAYMENT TRANSACTIONS		
TIME OF TRANSACTION	AMOUNT OF TRANSACTION	CUSTOMER ACCOUNT NUMBER
11/04/2000/0825	3.56	41283647
11/04/2000/0845	1.45	53291286
:	:	:
:	:	:
:	:	:

442a

FIG. 4B

BUFFER FOR NON-MICRO-PAYMENT TRANSACTIONS			
TIME OF TRANSACTION	AMOUNT OF TRANSACTION	CUSTOMER ACCOUNT NUMBER	AUTHORIZATION CODE
11/04/2000/2311	108.42	53298641	681
11/04/2000/2313	54.21	41283647	711
:	:	:	:
:	:	:	:
:	:	:	:

442b

FIG. 5

